THE SPECTATOR:

☞ THE SPECTATOR *is published weekly from the office, No. 16 Dey Street, New York.*

☞ *The subscription price of* THE SPECTATOR *is Four Dollars per annum, postage prepaid.*

THE SPECTATOR COMPANY, PUBLISHERS.

VOL. XXXIX. *THURSDAY, SEPT.* 15, 1887. NO. 11.

ST. LOUIS seems now in a fair way to be shortly rid of all apprehensions concerning scarcity of water for many years to come. The new engines are reported to be ready for use, and the additional supply pumped by these will be ample for the present needs of the city, while to provide for its future requirements, the much discussed bill has been passed by the city council authorizing the extension of the low service division of the water-works. It is estimated that the work will cost $3,500,000, and be completed in about three years.

IF a Rochester (N. Y.) despatch to The New York World is to be credited, a man named Shadbolt, who has been running a "beer and hop factory," whatever that may be, in the town of Warsaw, has now a very pretty case against the town. Warsaw, it may be remarked, is a temperance place, and the factory has long been an eyesore to the prohibitionists. On Tuesday morning a fire of supposed incendiary origin broke out in the building, and an alarm was given, "but," says the despatch, "when the firemen learned the nature of the fire, they refused to extinguish it," and the building and its contents were consumed. It is not to be supposed that Mr. Shadbolt had been permitted to operate his "hop factory" without paying his share of the local taxes, and if he should choose to sue the town for the value of the property destroyed, it is highly probable that Warsaw would have to pay pretty dearly for its whistle.

FOR preventing disaster in case of panic in theatres, The London Lancet makes a sugestion which appears practicable enough, and it would seem to us very good. It calls attention to the fact that on shipboard crowds are handled without panics in the face of the most serious disasters, and believes that if a corps of proper officials were kept on duty at theatres, with full authority to maintain discipline, the mad rushes of frightened audiences, which have resulted so fatally in the past, would be prevented. To accomplish this, it asks that theatres, so far as discipline is concerned, shall be placed in the hands of the Home Secretary, who shall have a special corps of officials, not connected with the theatre in any way, who shall stand in the passages, wearing a distinct uniform, for the purpose of controlling the audience and directing them to the exits. Henry Irving, it is said, approves of this plan, and is willing to pay his proper share of the sum of $50,000 yearly which is estimated as the cost of carrying out such a scheme of government supervision of the London theatres. There really seems every reason why this plan should work well, not only in London but in our larger cities. Everyone knows how instinctively the average man, no matter how much excited, will obey the orders of a uniformed policeman, and were it practicable to insure the attendance of a large enough force of these, thoroughly familiar with the house, at every performance at a theatre, it is doubtful if such an occurrence as a real crazy panic, such as we have hitherto seen, would ever again occur. Why should not a force of special theatre police be established, say in New York, under the control of the police department, uniformed and detailed in sufficient number permanently to each one of our theatres? We believe that the lessees of these buildings would gladly pay a good part of the cost.

SUGAR GROVE, Pa., the little Pennsylvania town whose postmaster wrote us some time since that it maintained no fire department, "having too many churches to support," has, we understand, erected two new houses of worship and engaged five additional ministers, making eleven of the former and fifteen of the latter now in service. Now, while this may be a highly satisfactory state of affairs as far as preparations for another life are concerned, we fancy that when the inevitable fire breaks out some fine day in Sugar Grove, the villagers, as they look upon the blackened ruins of their dwellings and churches as well, will regret that they did not take some thought for fire protection while in this state of existence, and invest a part of their spare funds in good fire apparatus. Perhaps, by the way, they are not aware that out of the 15,222 noteworthy fires recorded in The Chronicle Fire Tables as having occurred in the United States in 1886, in all classes of buildings, 137, or 1 1-10 per cent, took place in churches alone, causing a property loss of over $800,000; a pretty big proportion of the total fire waste.

SOMEBODY has been indulging in rather a tricky piece of work in the Georgia legislature. Controller-General Wright prepared a bill to regulate the business of insurance in that State, which is substantially a codification of the present laws, with some needed changes and amendments. The bill was duly presented, but before being acted upon, somebody added a section to it prohibiting companies from entering into any "contract, agreement, pool or other arrangement with any other insurance company or companies, licensed to do business in this State, for the purpose of, or that may have the effect to prevent or lessen their competition in the business of insurance done in the State." In case of violation of this clause, it is provided that the Commissioner shall revoke the license of such company. This section is not approved by the Controller, but has, nevertheless, passed the Senate, and is now before the finance committee of the House. Should it become a law it will prevent any organization of underwriters in that State taking any action whatever to protect the interests of the companies, either in the matter of rates, improvement of risks or otherwise. The Southeastern Tariff Association is taking such steps to secure the defeat of this obnoxious section of the bill as are likely to meet with success.

THE fire losses for August, according to The Commercial Bulletin, were less by several millions of dollars than the losses of the corresponding month of last year, the total being given as $8,317,300, as against $13,000,000 in August, 1886. Last month was the lightest in fire losses for the present year, with the exception of February, but the aggregate for the eight months past is

given at $85,245,600, as against $76,900,000 in 1886. The Bulletin gives the following table of losses for the year, compared with those of last year:

	1886.	1887.
January	$12,000,000	$11,550,000
February	6,500,000	7,500,000
March	10,650,000	10,450,000
April	8,000,000	11,750,000
May	7,000,000	11,489,500
June	9,750,000	10,182,100
July	10,000,000	14,006,500
August	13,000,000	8,317,300
Totals	$76,900,000	$85,245,600

While it is exceedingly gratifying to notice this decrease for the month, it by no means warrants any relaxation of efforts to prevent fire losses. These are excessive under the most favorable conditions, and even $8,000,000 a month is altogether too great a proportion of the nation's wealth to consign to the ash heap.

If the conclusions of two investigators at University College, Dundee, are found to be correct, nervous persons with a dread of that foul nuisance, sewer gas, may calm themselves, and save much money now expended for approved sanitary plumbing devices. According to The Sanitary News, it has been found by these two scientific persons "that the air in sewers contains about twice as much organic acids and about three times as much organic matters as the air outside, while the number of micro-organisms was less. An astonishing fact was that, as regards these three impurities, sewer air was better than the air in naturally ventilated schools, while in the air of schools ventilated by mechanical means there was more organic matter. It is also difficult to believe that the air of sewers contained fewer micro-organisms than the air of any house, yet these investigators so report. The sewers observed were so well ventilated that there was even less carbonic acid in the air than in the air of any house of four rooms or more. They state an important conclusion, to the effect that the micro-organisms in sewer air are not derived to any extent from the sewage itself, but come from the outside air. In proof of this, they cite the facts that the average number of micro-organisms in sewer air was less than in the outside air in the proportion of nine to sixteen; that the number increased as the ventilation was made better. They found that the filthiness of a sewer bore no relation to the number of micro-organisms in its atmosphere. They have some evidence that a few micro-organisms, which are derived from sewage itself, may be disseminated by splashing of the sewage, as would occur if the entrance of the drain to the sewer was near the crown."

Fire Marshal Sheldon of New York is now engaged in investigating a decidedly curious case of incendiarism which occurred on Monday last in the rooms of Mrs. Anna Berry at 136 West Thirty-third street. About three o'clock on the morning of that day a commotion was heard by the other tenants in Mrs. Berry's room; shortly afterward the halls were filled with smoke, and a fire was discovered burning within. It was quickly extinguished, and it was then found that kerosene had been freely used on the inside of the door and the floor about it; the police were notified and Mrs. Berry and her son arrested. She protested her innocence, claiming that she was asleep when the fire broke out, and professed to believe that someone had dropped a light through a hole in the glass in the door, which was broken a month ago by burglars. Several times lately glass has been broken in different doors in the house, it was supposed by burglars, Mrs. Berry asserting that she had herself once or twice seen them and frightened them away; and last Sunday she reported to the police a third attempt to enter her own flat. In no case, however, was any trace of the thieves found, beyond the broken window, and the suspicion grew that she herself was the offender. No object can be imagined for this or for the setting of the fire with which she is now charged, except spite against the neighbors, with whom she was not popular, or a desire to create sympathy for herself, as she was to have been dispossessed. The accused woman is an intelligent person and comes from a respectable family, and the case is one of the most puzzling which the fire marshal has lately had on his hands. It may be added that had the fire gained much headway, serious loss of life would probably have been caused, as the building No. 136 is connected with its sister structure, No. 138, by wooden bridges crossing the air-shaft at each floor, and the flames would in all probability have spread through both buildings, in which thirty families, aggregating 140 persons, were sleeping.

LARGE LINES AND CAREFUL INSPECTIONS.

THE reported embarrassment of the Phenix Insurance Company and the Fire Association of this city has brought prominently to the attention of underwriters the practice indulged in by both these companies of writing large sums upon single risks. Those who have heretofore expressed doubt as to the wisdom of writing what are termed "Jumbo" lines, are more than ever convinced of the unwisdom of this practice by the experience of these companies, and maintain that it was the large lines that brought them to the notice of the insurance department. Others, who have favored the practice of writing large lines, maintain that the experience of these companies does not prove that the "Jumbo" theory is unsound. These affirm that the large lines did not contribute to the embarrassment of the Phenix, but that, on the contrary, it had made money out of this business, which was lost by its over-anxiety in writing farm risks, whereby it was led into doing a more promiscuous business than was contemplated, while the experience of the Fire Association in regard to large lines shows that it did not practically carry out the theory relied upon to sustain the practice. In other words, it is asserted that the Fire Association was not as exacting as it should have been in the matter of inspections and improvements of hazards. Indeed, it is maintained that the Association was loaded down with bad risks, some of which, at least, had been rejected by the more conservative stock companies, as well as by some of the mutuals. Instances are cited of heavy losses incurred by the Fire Association upon risks that had been refused by other companies, all of which, if true, goes simply to show that sufficient care was not exercised in the selection of risks, but not that "Jumbo" insurance properly conducted is unsafe or unbusiness-like.

There can be little doubt that the writing of large lines by companies abundantly able to carry them, can be done with safety and profit under proper conditions. There is an old saying that "you cannot have too much of a good thing," and, if the conditions are favorable, there is no reason why a company should not insure a

risk for $50,000 as well as for $5000. The risk, however, must be put in a proper condition of safety, and there must be enough of similar risks to make an average to enable the companies to make money out of it. Where so large a sum is staked upon the hazard, the company taking the risk should do everything in its power to make the chances in its favor. Careful inspection of risks is a condition precedent to the writing of "Jumbo" lines. Such inspections should be made by experts, and every recommendation of the inspectors, calculated to eliminate fire hazards and to secure the better protection of the property, should be insisted upon by the insuring company. The success of the New England mill mutuals is the result of such inspections. These companies are virtually formed into a syndicate, having a corps of expert inspectors, who at all times consult the interests of the companies rather than of the propertyowner, and the consequence is that the latter is often required to expend a sum in improving his risk that would have bought his insurance for many years in the regular stock companies. These companies confine their operations almost entirely to mill property, which consists mainly of isolated risks where the exposure is merely nominal and the hazards such as are inherent in the business. Under such conditions it is possible to put the risks in fairly insurable condition, and where there are enough of them to give an average, large lines upon single risks may be carried with comparative safety.

It is impossible, however, to secure these conditions in the numerous and varied hazards presented in ordinary business communities; the risks are seldom isolated and the exposures consequently hazardous, while the contents of buildings are of such diversified character, that it becomes very difficult to estimate the hazard or to provide against it. Yet some of the companies that have of late been writing "Jumbo" lines, have not hesitated to place $50,000 or more of insurance upon a single risk, where the conservative companies would be content with $5000, and would only take $10,000 at an advanced rate. A "Jumbo" line of $50,000 was recently lost upon a sugar-house, when sugar-house risks are generally conceded to be undesirable, and there are few companies that will write more than a very modest sum upon them. If all the sugar-house risks in the country could be brought under the control of a syndicate of companies as regards hazards, it then might be feasible for each company in the syndicate to carry a large line upon each sugar-house, for there would be a fair opportunity for making the average, but to write a large line upon a single sugar-house is taking too many chances of a possible loss of the entire amount at risk with nothing coming in from a similar source to make it good. The entire business of fire underwriting is based upon averages, and where large lines are involved, this feature of the business cannot be ignored without peril to the company doing it.

We have had considerable to say recently in regard to companies uniting to organize inspection bureaus for the careful inspection of every risk offered. In conversation with an officer of a prominent company a few days since, he said that his company never would trust to general inspectors where large lines were concerned. This company has its own inspectors, and claims to have made money by canceling, upon the recommendations of such inspectors, business sent by agents. While general inspections might satisfy them as regards ordinary risks, for every large line offered they would insist upon a special inspection by their own experts. Even as to ordinary risks should inspection bureaus be formed, they would keep their specials constantly in the field revising inspections made by the bureau employees, and canceling wherever they thought fit. This experienced underwriter was firmly of the opinion that inspections by an organization, as has been suggested, would not satisfy those companies that claim to do a conservative business and to manage their own affairs; he maintained that the companies selected their employees because of their ability, presuming that they understood the business of insurance, and they would not be apt to delegate their authority to any bureau that might be organized; such companies might accept the reports of inspection bureaus, either general or private, but with a mental reservation to do as they pleased in regard to acting upon them. That thorough inspection and improvement of risks is the great desideratum at present he was free to admit, but did not believe that this could be secured satisfactorily by co-operation among the companies.

CONTRIBUTED PAPERS.

THE SPONTANEOUS COMBUSTION OF ORGANIC DUST.

By C. John Hexamer, C. E., Member of the Franklin Institute.

(*Continued from page* 197.)

Where the malt mill is located in a separate mill house, the following device is used: Fig. 1 represents a vertical section of the mill house; the heavily shaded sections on the extreme right and left represent the walls of the mill building; *I*, the influx pipe of the grain as it comes from the cleaners; *M*, the mill box, containing a feeding device, *g* and *c*; *R*, *R*, the crushing rolls; *f*, a live steam supply pipe with openings *o*, *o*, *o*, *o*, into the mill box; *E*, the exit or grain discharge pipe; *G*, *C*, the discharging apparatus, above which is shown a plenum of ground malt; *J*, a gate attached to the lever *L* by the rod r^3; *V*, a large vent pipe, extending from the mill box through the wall to the outside of the building, closed by the capping *Z*; *T*, a water pipe with sprinkler openings *t*, *t*; *H*, a hose attached to the water pipe.

Having pointed out the principal parts of the mechanism, I will now describe its method of working, and will begin with the grain as it leaves the cleaners and enters the mill box until it leaves the mill and enters the elevator, which is situated outside of the mill room beyond the wall to the left of discharge pipe *E*, which communicates with it.

The grain from the cleaners enters the influx pipe *I*, and rolling down the pipe passes over sieve-like perforations in the pipe, causing dust and foreign particles smaller than the malt grains to drop through the small openings in the pipe into an inclosed dust chamber *n*. The grain then passes over a powerful magnet, not shown in the figure (which, however, is not a part of my invention), cleaning it of the iron and steel particles it may contain. It now enters the feeding apparatus *c*, *g*. The grain is then fed into the gearing rolls *R*, *R*, held together by powerful springs shown on the outside (left side) of the mill box; the reasons for using these I fully explained. The crushed grain accumulates in the receiving hopper, and is discharged by the discharger *C*, *G*.

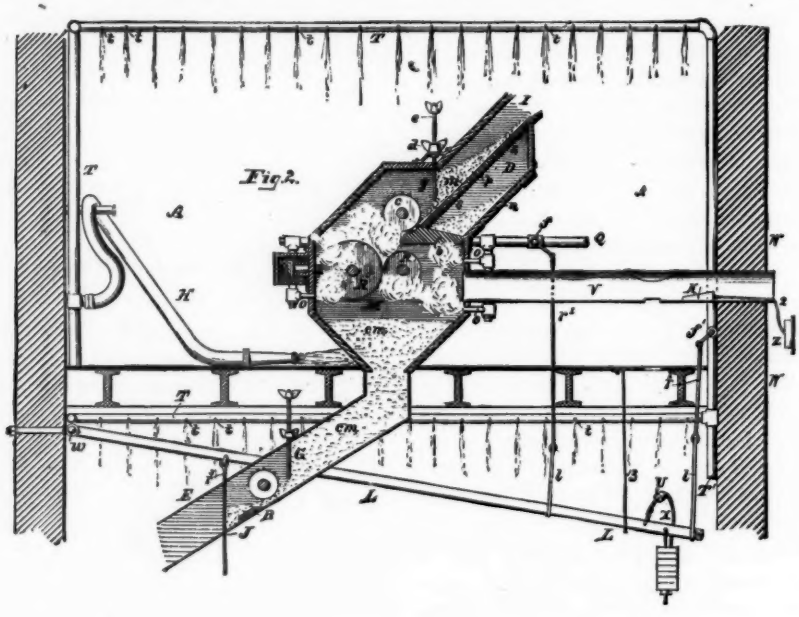
The great danger in malt is, that in case of an explosion the explosive force and fire are not confied to the mill only, but run from the mill into the elevator and from there are distributed to the adjoining brewery buildings. To check the force and fire of an explosion we must put a barrier between the mill box and the elevator. This can best be accomplished by placing a receiver hopper below the rolls, kept well filled while the mill is in operation, and from this hopper feed into the elevator cups. We thereby have a barrier of meal between the elevator and the mill, a barrier almost as effective as one of sand. But the important point in this case will be to keep the hopper well filled, for a hopper which is not full merely acts as a conduit and not as a barrier to an explosion. In order that the attendant of a mill shall not be relied upon, the receiving hopper should be kept filled automatically.

For this purpose I suggested the following device shown in the accompanying cut (fig. 6); a device which was not a new invention, but an adaptation of something well known for a new purpose. A "feeder" for grain mills, used for a long time in Germany, is shown in the cut, *e* and *e* being the rolls of the mill, *n*, *n*, being the mill box, while *G* is the spout ordinarily leading into the elevator leg, but in mills properly constructed,

into a receiving hopper; *c*, is a roll of wood usually covered with a covering, and teeth of steel projecting from two to three millimeters.

I use a covering and teeth of copper, phosphor bronze, or some other metal which will not strike sparks; *l*, is an inclined plane of metal with sieve-like perforations large enough to allow dust to drop through them; *h*, is a gauge which regulates the flow of grain on the feeding roll *c*; *l*, is a "dust chamber," which may be made of any size, and which may be cleaned out through the door *m*; *k*, is the receiving block of wood, covered with copper, and at a distance of 1.9 millimeters from the teeth of the feeding roll. The operation of this feeder, which is a Belgian invention, and which has been used with great success in Germany, is very simple. The grain after passing through a cleaner drops on to the incline, is there separated from any remaining dust and is then allowed to run in a thin stream—regulated by the gauge—on to the receiving block, where it is fed into the mill by the revolution of the feeding roll. I utilize this invention, modified as above, to keep the receiving hopper at all times full. The crushed grain, instead of falling directly into the elevator cups on leaving *G*, falls into a receiving hopper, from which a pipe or incline (without perforations) leads the meal past a gauge, on to a feeder, as described above, from which it passes in a thin stream into the elevator. On setting up a mill the relative points for both gauges are determined, the grain feeder and the mill is set in motion, while the discharger remains at rest until the receiving hopper is filled, when it is also set in motion; this operation is performed by the erecting machinist; for after the first grinding the receiving hopper is always full, as the grain is fed in just as rapidly at the top as the meal is discharged at the bottom. The only case in which the receiving hopper becomes empty is one which would very rarely occur in a well-conducted brewery; that is, when the mill is running while no grain is on the incline. When this does occur, the above-described process must be repeated.

Having explained the ordinary working of the mill, which is contained in a strongly built brick building, with a brick arched floor and ceiling, the discharge pipe, which passes through the brick and iron floor being made of thick and strong iron, so as to withstand great shocks, let us consider the operation of the device under extraordinary circumstances. Let us suppose that, either by the striking of a spark or frictional heat, an explosion is caused in the mill box (explosions and fires almost invariably originate in the mill box at the rolls). The tendency of all explosions or pent-up forces is to seek the easiest means of exit, and would in this case, in all probability, pass out through the large-sized vent pipe *V* (fig. 1), knocking out the capping *Z*. The cap *Z* consists of a hood similar, only larger in size, to the caps used in summer to close up stovepipe holes.



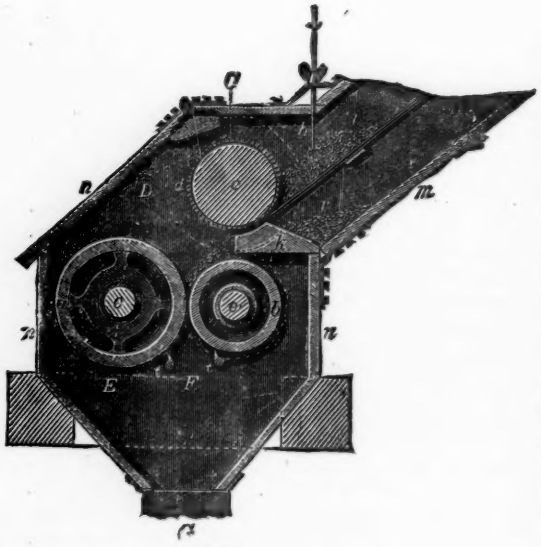
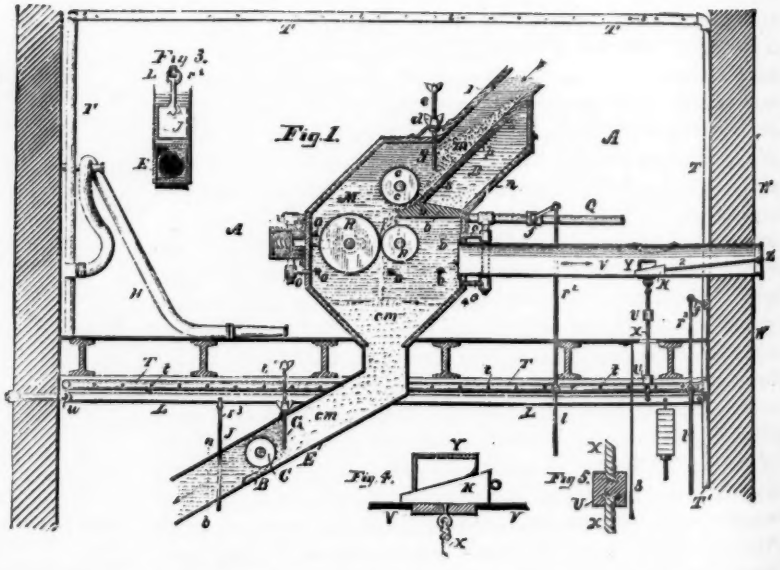


FIG. 6



To this cap is attached a rod Q, which connects the caps with a key x (enlarged in fig. 4), fitting into the slotted support y, which passes through an opening in the bottom of the vent pipe. The key and its slotted holder is made either of a certain variety of vulcanized rubber or of boxwood, soaked for a time in oil. The cap being knocked off the rod Q dislodges the key x; the support y passes through the slit in the vent pipe, and the lever L, supported by the rope x, x, is released and drops. The lever, which is weighted at the point of contact with the rope x, has its fulcrum at w (fig. 1), where it is attached to the wall. In falling, the lever carries with it the rod r, which is connected as shown in fig. 1 with the cock f of the water supply pipe T, and by falling turns on the water, which rushes into the sprinklers t, t, and hose H. The lever L also carries with it the rod r connected with the cock f of the life steam supply pipe, turning on the steam, which rushes into the mill box through the numerous openings o, o, o. At the same time a strong rod r, attached to an iron gate $\mathcal{Y}$, is forced down, cutting off all communication between the mill room and the elevator in the adjacent brewery. This gate on falling will meet with no serious obstacles from crushed grain in the pipe at this point, as the grain is only discharged in a thin regular stream by the discharger G, C. The result of all this is shown in fig. 2. The steam is rushing into the mill box; the water is turned on; the hose and sprinklers are in operation; the gate is shut, etc.

An explosion would not likely find an exit in the supply pipe I, as this is securely closed by the wheel c, the strong gauge h and a plenum of malt l (fig. 6), while the effect of an explosion on the exit pipe E (fig. 1) would be to pack the crushed malt more tightly, forming a more impenetrable barrier than before, as is the case in the well-known experiment of "a funnel filled with sand."

But let us suppose that the mechanism did not work as we anticipated. Let us suppose that the capping is rusted fast; that the key sticks, or, as has been suggested, that the explosion does not this time follow out the easy path I have made for it, but knocks the strongly-built mill box to pieces, what will occur? In this case the fire will not be as readily smothered as would have been the case under the first supposition, when it would have been "nipped in the bud." But the heat in the mill room would soon rise to a considerable temperature, and on reaching 160° F., would melt the fusible solder catches which join the different sections of the rope x, x (fig. 5), consisting of small, extremely inflammable prepared sections held together by fusible solder catches; v being one of them greatly exaggerated; the lever L would fall, and the mechanism would work as well as in the first case described. Let us make the very improbable supposition that the fusible catches, by some unforseen accident, will, on this occasion, not operate. In that case the flames, which spread very rapidly throughout the finely-divided dust in the room, would soon reach the portion of the rope x, x, above the floor. This, which is prepared especially inflammable, would rapidly burn through, and the mechanism operates as before.

So that the building may not be flooded and filled with steam after the fire is extinguished, there are cocks (not shown on the figure) on the supply pipes, placed below the automatic cocks, by which the water and steam may be turned off until the apparatus is repaired. That no ignorant or malevolent employee may turn these off, and thus throw out the supply of the automatic system, the lower cocks are so arranged that they cannot be turned unless the lever L has fallen.

Instead of steam, a supply of carbonic acid gas might be turned on automatically in the same manner; but, as it would be more costly and troublesome to keep a supply of this on hand, it is preferable to use steam, especially as there must always be a supply of steam in the boiler, while there is danger of an explosion or fire—that is, while the mill is running.

I must also state that the iron gate $\mathcal{Y}$ (in detail in fig. 3) has only been introduced as another factor of safety, for as long as the mill is properly operated—that is, as long as the receiving hopper is kept full—the crushed grain will form a perfect barrier to all explosions. It is only where the mill has been carelessly allowed to run without feeding and grinding, and the hopper has thus become empty; and not being refilled at the next grinding, an occurring fire would, by the automatically closing gate, be prevented from entering the adjoining brewery building through the exit pipe E (fig. 1).

The apparatus just described can, however, only be applied in breweries having separate and distinct mill houses and specially constructed mills. But such breweries are few and far between, and something had to be devised to decrease the enormous hazard and number of losses in breweries and malt houses as they now exist, containing the risk of a badly arranged flour mill. Most mill boxes have side openings, in the form of hinged doors, which millers require to examine the interior of the roller chamber; these are easily blown open, and act as vents for explosions. Artificial vent pipes, closed by a cap and key on which an extinguishing system would depend, would, therefore, be of no avail.

(To be Continued.)

CORRESPONDENCE.

LONDON.

Metropolitan Insurance Men in Their Hours of Leisure: An Institution that Amuses and Brings Them Together—Our Titled Visitor, the Duke of Marlborough, and the Equity and Law Life Case—Prince Ferdinand and the Life Offices—Is He About to Insure in an American Company?—Compressed Air as a Motive Power and an Element in Fire Rates—The Insurance Recommendations of the Merchant Shipping Commission and Their Possible Effect on American Interests.

[From Our Own Correspondent.]

London insurance men are a jollier set of fellows than an outsider, judging from official experience, would suppose. To the general public the average London insurance man is the incarnation of hard work, thoughtfulness, shrewdness and caution. Yet there is probably not a class of men in the metropolis, taking them, I mean, as a whole, more companionable away from the office. Nine-tenths of them spend their vacation exploring every corner of Europe. If they had the time to spare they would long ago have overrun America and Asia. At home, they develop a capacity for social amenities that only a regular sitter at managerial tables after annual meetings can fully appreciate. I could write a readable book about the homes of English insurance managers. Homes, did I say? Palaces, rather, some of them; filled with every evidence of artistic taste and mind culture.

All this is brought to mind by a note I have just received from one of the vice-presidents of the Insurance Musical Society of London, respecting the coming winter programme of that organization. The society is a living illustration of what I have written. Its membership includes all the prominent insurance men in the metropolis, and hundreds who are not prominent. Its gatherings lead to the most delightful friendships and the most charming experiences. I know no other social body that has done so much good in bringing people of a class together on pleasant and mutually satisfactory conditions and has led to better results than this modest association of London insurance men. Many a young fellow, hard put to it to keep a footing in this maelstrom of humanity, dates his rise in life to happy friendships formed here. Strong friends, true-hearted helpers, with no false sentiment, but hands and heads always ready with practical aid for those whose title to it is made known to them, are these busy English insurance men. What a novel could be woven out of the experiences of any one of these London managers.

But to return to the musical society. During the winter season, on the first Wednesday of every month, smoking concerts are given in the handsome hall of the great Cannon street hotel, in the city. Here, over the fragrant weed, old friendships are renewed and new ones made. It is as true to-day as it ever was, of the average Briton, "once a friend, always a friend." He is slow to admit strangers to the circle of his intimates, but when he does it is for life. These smoking concerts are generally well attended. Vocal and instrumental selections are given, the performers, who are connected with the business, being instructed by a musical director. Once or twice during the season "ladies' concerts" occur. They are of a more pretentious kind than the ordinary gatherings, professionals being engaged; the fair wives, daughters and sweethearts of insurance men, of course, grace the occasion with their presence. The president of the society is Mr. Mannering of the Sun Fire Office, and the vice-presidents include most of the other managers in London.

I see from the cable reports that the Duke of Marlborough is visiting America. Insurance men will recall the extraordinary suit brought by the duke against the Equity and Law Life Insurance Society and others. The action was one of the most interesting ever tried, and served to illustrate the folly of attempting to escape the consequences of a contract entered into with the eyes wide open. It will be remembered that in 1875

the Marquis of Blackford, eldest son and heir of the Duke of Marlborough, applied to the Equity and Law Society, like any other impecunious, fast young fellow, with good expectations about town, for a loan. The security offered was the borrower's reversionary life interest in the death of his father, and life policies in the Equity. The father died sooner than expected under the tables, and the society made a corresponding profit on the transaction. On the succession of the marquis to the estates, action was brought to set aside the mortgage, terminate the payments under the policies on the life of the borrower, and close the account on the repayment by the borrower of the sum advanced, with interest. Plaintiff also asked for an accounting of reinsurances in other companies and commissions thereon. The case stood thus: Had the father lived twenty years, the society would have been without a penny of its money for the whole of that time, payment being contingent on death. In that case, also, the annuity secured to the society by the mortgage during the borrower's life, the payment thereof commencing on the borrower succeeding to the title, would be insufficient to repay the principal and interest, and the society would be without its own until the termination of the second life, that of the borrower, when it would repay itself out of the insurance. It was a risk, based like any ordinary life insurance, on the contingency of long or short life. Instead of living twenty, or even fifteen years, the father died within ten years, and the reversionary annuity fell in. The consequence was, if the present duke should live to anything like the usual span, the society would see the loan paid back several times over.

Although the transaction turned out badly for the duke, still he went into it when he was in need of the money and unable to raise it in any other way, and he took the chances knowing perfectly well what he was about. When the case came on for hearing, it was seen at once that the plaintiff hadn't a leg to stand on, so far as the law was concerned; he was bound by the contract he had entered into absolutely and unreservedly. The defendant's counsel, desirous of tempering the severity of the blow and preventing exasperation, offered not to ask for the costs if the other side would have the action dismissed. This was agreed to, and the plaintiff's counsel stated that he had the authority of the duke to assure the parties on the other side that he trusted that nothing that had taken place would impair their good relations in the future. One can fancy the wry face the duke must have made in saying this. Moral for fast young gentlemen with reversionary interests in large estates: You cannot eat your cake and have it too.

Prince Ferdinand is not satisfied with the manner in which he was treated by the German life office of Vienna, with which he proposed to insure. Here's a chance for enterprising English and American life offices. I should not be surprised to learn soon that a New York office, having a branch here, had issued a policy on the prince's life for £20,000, covering only ordinary risks, and specially exempting death from poison, assassination or war. Should the prince be willing to agree to these conditions, he could get his life insured here in a dozen offices if he felt so disposed, and snap his fingers at the Vienna concern. The report that the prince's proposal was declined by the German directors is a mistake. The company agreed to issue a policy similar in its terms to the one issued to Prince Alexander for the sum of £15,000. The difficulty was the additional premium for extra risk. The prince regarded the terms as extravagant, and dismissed the matter from further consideration, and as the company refused to accept a lower rate the affair ended. In connection with this, you may have noticed in your exchanges the account of the insurances effected on the life of the last duke of the line of Saxe-Gotha-Altenburg. The duke, who was to all appearances a strong, healthy man, insured his life in an English office, as reported, for the largest sum ever written on a single life, the risk being divided between three companies. Scarcely had the policy been issued when the duke began to lose his health, and soon after he died. The circumstances were so peculiar that the claim was resisted by two of the offices, but finally a great part of the money was paid over to the heirs, and formed the foundation of the present prosperity of the house of Saxe-Cobourg.

To the fire insurance man of the day, weary and worn with the frightful losses in mills and factories the past three years, the story of compressed air comes like a beatific revelation. According to the reports we have been getting from Birmingham, compressed air will be furnished like gas and water from a central supply works, dispensing with boiler fires, furnaces and the host of appliances, expenditures and dangers connected therewith. Where the new power is used there will be no more smoke, dust or ashes. To start and drive the heaviest machinery it will only be necessary to turn a valve. If the experiments with the new power should result in proving the claims advanced in its behalf, a splendid stride will have been made in reducing fire risks in connection with the manufacturing industries of this country, saving enormous sums of money annually. It is estimated that compressed air can be supplied to drive steam machinery at less than one-half of the cost of steam, to say nothing of the saving of boiler service, with its endless details of risks and expenses. Only those who have had experience of fire business in the manufacturing districts will realize the far-reaching importance to insurance companies and manufacturers—in fact, every living soul directly interested—of the experiments referred to.

The recommendations of the royal commission on merchant shipping, respecting the limitation of marine insurance, have provoked a storm of indignation throughout the seaports of these islands. To a dispassionate observer the report would appear to have been formed by a body of men conspicuous chiefly for their absolute ignorance of shipping and insurance. If their recommendations should ever take the form of law, good-by to the British supremacy on the high seas. It would be impossible for large concerns to carry on their work successfully. With the absolute certainty, sooner or later, of ruin staring them in the face, prominent owners would have to get out of the business with the least possible delay. If the commission desired to build up American shipping at the risk of British, they could not possibly have framed recommendations more suitable for the purpose. D. E. W.

London, Eng., September 3.

COMMUNICATIONS.

AUTOMATIC FIRE ALARMS.

[To the Editor of The Spectator.]

My criticism in your issue of September 8 of the "automatic" fire alarm systems as in present use, and which your editorial partially indorsed, requires some balm for the wounds I inflicted. I think you will agree with me that their ills are of a very malignant type, and I fear any remedy prescribed by me for their cure would only put them in the very throes of death, and as it is always more or less pleasant to be in accord with the multitude and follow in their train, I hesitate to touch the subject as much as I would bear to approach a magazine of gunpowder with a fire brand. However, as the patients are very sick indeed, some sort of medicine should be given them to cure their many ills, even though it be a "kill or cure one." "Desperate cases require desperate remedies."

The subject of protection against fire is not one to be trifled with, nor should it be treated with any more delicacy than would be your reception of a villain who invaded the sanctity of your household at night for the purpose of plunder. The very word fire, when articulated in a much higher key than that of the ordinary pitch of the human voice, causes one to start up with perfect terror, and as the timid hare flees at the sound of the huntsman's tread, so do we all at the dread cry of fire. If my diagnosis of the case indicates I am right in my expressed views, and that I have a knowledge of their malady, then I should prescribe, but I feel sure that no homœopathic nostrum would restore them to a state of convalescence. Nothing in fact, in my judgement, would be so efficacious as a good dose of common sense tinctured with reason, and I think if applied (and they survive the ordeal) they would be good and profitable subjects hereafter.

Here is my prescription: Let the Board of Fire Underwriters, or the insurance companies, or both combined, offer a prize to him or them who produces a system that will comply with the requirements, and meet the conditions and circumstances as follows:

First—All signals of fire sent in from a building to the central station must be automatically relayed to the fire department; and all derangement signals withheld therefrom, that unnecessary expense shall not be incurred to said department and the building located.

Second—If the local wires connecting the thermostats become broken or otherwise defective by reason of bad connections, or wear out, the apparatus of the building must be of such a character as to instantly transmit automatically an announcement of the existing trouble and the building located, but these signals must be withheld from the fire department.

Third—If a building is cut out through short circuiting the main line

before entering it, a signal of fire, or every derangement of the building wires, or other parts of the apparatus therein, must be, by reason of the construction of the appliances, automatically turned in to the station, and the signal must indicate if it be fire or derangement and the building located, but the derangement signals must be withheld from the fire department.

Fourth—If the main line circuit is broken, the apparatus of the building must be capable of transmitting either the signal of fire or that of derangement to the central station. If of fire, it must be automatically relayed to the fire department and the building located, as set forth in article first; but if it be a signal of derangement, then it must be withheld therefrom.

Fifth—If a part of the main line should be in communication with the earth through any cause, notice of the same must be automatically communicated to the central station, so that steps can be taken for its removal; but before its removal the appliances of the system must be of such construction that a signal of fire or one of derangement of the building wires, thermostats or other appliances therein, will "automatically" transmit the designating signal of trouble to the station—automatically relaying the same from them to the fire department—locating the building.

Sixth—If a "ground" wire is employed in the buildings with which to make a path for the current to earth for the transmission of signals, then the local or building instruments must be of a nature as to instantly transmit a signal of derangement should said "ground" wire be severed or otherwise mutilated, and the building located, but said signal must be withheld from the fire department for the purpose set forth in article first,

NEW YORK, September 13. J. H. GUEST.

NEWS OF THE WEEK.

In Memory of John H. Taylor.

AT a meeting of the board of directors of the Metropolitan Plate Glass Insurance Company, on Thursday, September 8, President Harteau announced the death of John H. Taylor, in an address highly eulogistic of the character of the company's deceased secretary. Addresses of a similar nature were made by Mayor Whitney of Brooklyn, Vice-president Crowell, General A. C. Barnes and others, and a special committee, consisting of General Barnes, Theo. E. Smith and Samuel H. Cornell, was appointed to draw up appropriate resolutions.

Mr. Taylor, whose death was due, primarily, to an attack of typhoid fever, was born in Brooklyn in 1847, and received his education at the Polytechnic Institute in that city. Upon leaving school he was for a short time in the service of Clayton & Co., stationers, and then entered the employ of Mr. Hatch, then engaged in the fire insurance stock brokerage business, remaining with that gentleman for a number of years. In 1874 he became a bookkeeper for the Metropolitan Plate Glass Insurance Company, where his ability and close attention to his duties soon bore fruit, and after several successive promotions he was in 1883 elected secretary of the company, which he continued to serve conscientiously, ably and honorably until his death, which is deeply regretted by all who knew him. The strong regard in which Mr. Taylor was held by his associates in the office of the Metropolitan, is indicated by the agreement of the clerks to perform the duties of the secretary for the rest of the year, that his widow may have the benefit of his salary until January next. An assistant secretary, in the person of E. H. Winslow, has, however, been appointed.

The Glens Falls Insurance Company.

THE examiners who have been investigating the condition of the Glens Falls Insurance Company have made their report to Superintendent Maxwell. The state of affairs shown will tend to still further increase confidence in this solid institution, the assets having increased during the first six months of 1887 from $1,555,509 to $1,563,051, and the surplus from $768,661 to $814,164. The official report is as follows:

GLENS FALLS, September 7, 1887.

To the HON. ROBERT A. MAXWELL, *Superintendent Insurance Department, Albany, N. Y.:*

SIR—Pursuant to instructions contained in appointment No. 543, the undersigned have made an examination of the condition and affairs of the Glens Falls Insurance Company of Glens Falls, N. Y., and respectfully report as follows:

Our examination was made as of July 1, 1887, and the financial condition of the company on that date is set forth in detail in Exhibit A, annexed hereto, from which it appears that the company is in possession of a surplus beyond all liabilities amounting to $814,164.27. These figures correspond with the company's statement of July 1, with the exception that we have excluded from the assets $3,140.07 of agents' balances more than three months due and $403 of bills receivable taken for agents' indebtedness.

This company had complied with the requirements of an act entitled "An act to provide security against extraordinary conflagrations, and for the creation of safety funds by fire insurance companies," passed April 16, 1874, as amended May 21, 1878, in accordance with which it is now in possession of a "special reserve fund" of $200,000, and a "guaranty surplus fund" of a like amount, all invested according to law.

Exhibit B, annexed hereto, is a recapitulation of premiums in force.

Very respectfully,
MICHAEL SHANNON, Chief Examiner.
JOHN A. HORAN.

EXHIBIT A.

Statement showing the assets and liabilities of the Glens Falls Insurance Company on July 1, 1887, to wit:

ASSETS.

Market value of real estate owned	$13,375.00
Loans on bonds and mortgage	528,827.07
Interest due on same	12,659.44
$260,000 U. S. government 4 per cent bonds	334,100.00
240,000 " " 4½ "	263,400.00
80,000 N. Y. C. and H. R. R. R. 7 per cent bonds	107,400.00
50,000 N. Y. and Harlem R. R. 7 per cent bonds	65,500.00
10,000 stock of First National Bank of Glens Falls	17,500.00
20,000 Harlem River Pulp and Paper Company bonds	20,000.00
Premiums in course of collection (net)	32,291.52
Cash on hand and in bank	67,380.45
Cash deposited in German Savings Bank, Davenport, Ia	100,000.00
Accrued interest on same	505.56
Rents accrued	112.50
	$1,563,051.44

LIABILITIES.

Unpaid losses	$36,339.10
Unearned premiums, as per Exhibit B	512,548.07
Capital stock	200,000.00
Net surplus	814,164 27
	$1,563,051.44

EXHIBIT B.

Statement showing the amount of premiums in force on June 30, 1887, and the proportion thereof unearned, to wit:

YEAR WRITTEN.	Term.	Gross Premiums Charged.	Fraction Unearned.	Premiums Unearned.
1887	6 months	$5,117.57	½	$2,558 78
1887	1 year	152,184.51	¾	114,138.38
1886	1 year	144,143.48	¼	36,035 87
1885	2 years	1,274 54	⅛	159.32
1886	2 "	2,990.82	½	1,495.41
1887	2 "	2,186 19	⅞	1,912.92
1884	3 "	65,151.29	1-12	5,429.27
1885	3 "	144,134.75	⅓	48,044.92
1886	3 "	176,783.79	⅔	117,855.86
1887	3 "	82,890.77	11-12	75,983.21
1883	4 "	199.80	1-16	12.49
1884	4 "	740.69	¼	185.17
1885	4 "	829.02	½	414.51
1886	4 "	1,755.13	¾	1,316.35
1887	4 "	1,617 64	15-16	1,516.54
1882	5 "	17,104.03	1-20	855 20
1883	5 "	37,391.58	1-5	7,478.32
1884	5 "	43,785 79	2-5	17,514.32
1885	5 "	53,417.88	3-5	32,050.74
1886	5 "	40,035.94	4-5	32,028.76
1887	5 "	16,380.77	19-20	15,561.73
Totals		$990,115 98	....	$512,548.07

Resolutions on the Death of Isaac Sweetser.

AT a special meeting of the board of directors of the Washington Fire and Marine Insurance Company of Boston, held on August 22, the following resolutions were passed:

"The directors of the Washington Fire and Marine Insurance Company have heard with great sorrow of the death of Mr. Sweetser, the president.

"They wish to leave on record their high appreciation of his intelli-

gence and integrity. He has been connected with this corporation in an official capacity for fifty-five years, and for the last thirty-five years has been its president.

"Ever genial and kindly in his business relations, he won the affection of everybody with whom he came in contact, whilst his high character and good judgment earned him the respect of the community."

Fire Insurance in Belgium in 1886.

THE business of the Belgian fire insurance companies in 1886 appears to have been as a rule decidedly unprofitable, as shown by the following figures, which we take from the official report :

NAME OF COMPANY.	Losses to Premiums.	Commissions to Premiums.	Expenses to Premiums.	Total.	Profit or Loss.
	%	%	%	%	%
Securitas	73.94	23.40	6.30	103.64	— 3.64
Propriet. reunis	59.52	22.67	14.28	96.47	+ 3.53
Union Belge	69.33	22.87	8.04	100.24	— .24
Assur. Gener.	64.68	20.55	8.35	93.58	+ 6.42
La Belgique	69.20	20.52	8.58	98.30	+ 1.70
Le Lloyd Belge	58.39	30.20	5.75	94.34	+ 5.66
Indust. reunis	99.64	16.23	21.70	137.57	—37.57
Sucrer. reunies	5.49	....	34.19	39.68	+60.32
Bras. reunis	14.15	1.77	24.32	40.24	+59.76
Assur. Belges	68.60	23.89	8.25	100.74	— .74
Alliance Belge	54.53	27.92	13.96	96.41	+ 3.59

Criminal Fires in the United States.

FROM a paper, entitled as above, read at the annual meeting of the Fire Underwriters Association of the Northwest, held at Chicago this week, by Franklin Webster, editor of The Chronicle, we take the following copious extracts, embodying the greater part of the paper. The subject is one which Mr. Webster, as compiler of The Chronicle Fire Tables, is peculiarly fitted to discuss, and his treatment of it will be found highly interesting :

We have in the United States an annual loss by fire which is moderately estimated at $100,000,000. One part of this loss is due to fires whose causes are purely accidental; another and a large part is due to fires originating from carelessness in its countless forms; a third part, also considerable, is due to fires which are the result of deliberate crime.

The crime of arson or incendiarism or "fire raising"—whatever may be the distinction between these names in popular usage or legal terminology they mean the same for the present purpose—has always and everywhere been regarded as one of the basest in the calendar. Considered simply as a thief who steals from society, a thief who often takes that "which not enriches him," the incendiary is more to be dreaded than any other thief on the face of the earth. The property he takes away is gone forever. There is no way of wooing its return by a promise to ask no questions. It is hopelessly gone and society must stand the loss. The burglar, with knowledge of locks and skeleton keys, may to a limited extent levy on the goods of others, but the incendiary's torch is much the superior tool. There is practically no limit to the property it places at his mercy. With it he can reach the treasury of society, and, as we must admit, many times has been the case, make drafts thereon through the medium of insurance.

We have a great deal of fire in the United States. It takes a great deal of fire to burn $100,000,000 of property values every year. How much of this fire is of criminal origin? This is a question which no one can answer with precision, for there are no data from which to figure out an exact percentage. The statistics which, in the main, I shall use as a basis for the conclusions reached in this paper, viz., The Chronicle Fire Tables, show that during the years 1884, 1885 and 1886 there were 44,216 noteworthy fires in the United States. Causes were assigned for 21,055 of these fires, the causes of the remainder being either not reported or stated to be unknown. Of the 21,055 fires whose causes were given, 5459 were attributed to incendiarism; that is, about twenty-six per cent of the whole number of fires of known origins. As I have intimated, this cannot be considered an exact percentage, but I think it may safely be accepted as a fair approximation to the truth. It may be that the admitted unreliability which attaches to all reports of fire causes, not officially determined, has had the effect of prejudicing the incendiary's case by counting against him suspicion as the equivalent of fact, but on the other hand it may be argued, and certainly the majority of fire underwriters believe, that many of the fires whose origins are called unknown, are due to incendiarism in disguise. Assuming that the one possibility may offset the other, it seems wise to get our probabilities from what we are warranted in terming, comparatively speaking, the fires of known origin. Hence we arrive at the probability that twenty-six per cent of the fires annually occurring in this country are willfully caused, and consequently criminal in their nature. In my own opinion this is a tolerably close measurement of the numerical proportion of incendiary fires. * * *

Once in a while somebody who has suddenly become impressed with a sense of the enormity of the loss by incendiarism, raises his voice to denounce the whole system of fire insurance, alleging that insurance companies are responsible for criminal fires, that there is but one motive for incendiarism worth speaking of; namely, the cupidity of over-insured persons. I think a very little study will disprove this theory utterly. Reckless practices by companies and agents, the one anxious to do a large rather than a safe business, and the other filled with a mania for commissions, may render the conditions easy for dishonest policyholders to fire their premises; but, possibly, the influence thus exerted has been much over-estimated. Let us turn our attention for a moment to finding out, if we can, some of the motives for incendiarism. Several weeks ago I read in The American Exchange and Review of Philadelphia that the accomplished editor of that journal, Dr. J. A. Fowler, knew twenty or more different kinds of incendiarism. I asked him what they were, and will now read you his classification:

1. The incendiary policy (moral hazard).
2. The incendiary for gain or advantage other than insurance.
3. The revengeful incendiary (fires of feuds).
4. The discharged employee.
5. The malicious servant.
6. The rioter.
7. The tramp.
8. The thief (for concealment of theft).
9. The thief (for opportunity for theft).
10. The murderer (for concealment of crime).
11. The incendiary for murder.
12. The mischievous small boy (or girl).
13. The contriver for incendiary reward.
14. The firebug, or fire conspirator (terrorizing by fire).
15. Incendiarism from momentary rage.
16. The drunken incendiary.
17. Incendiary firemen.
18. The don't-care bonfire kindler.
19. The don't-care pyrotechnic exploder.
20. The don't-care manufacturer of unsafe kerosene, etc.
21. The "pyromaniac."

The "pyromaniac," as Dr. Fowler remarks, cannot be considered a legal incendiary, neither can 18, 19 and 20 on his list, "but they bring the trespass so near the crime that they can be admitted into the insurance catalogue of incendiaries as being practically such." Possibly, this long list might even be extended, but it is sufficient as it stands to show that all the incendiarism is not attributable to over-insurance. Indeed, one cannot read the newspapers intelligently without discovering an abundance of incendiarism not due to insurance. * * *

If more evidence is needed on the point that property destroyed by incendiary fires is not in the aggregate heavily insured, a few statistical facts may be mentioned. The fires of last year described as incendiary were in number 1959. By these fires a money loss amounting to $7,769,690 was incurred on the property in which the fires originated. The loss to insurance companies on the same property was $3,933,882, leaving a net loss of $3,835,808 which fell upon the owners of the property. In other words. the owners were indemnified through insurance only to the extent of fifty-one per cent of their actual loss. In the face of this showing it is the idlest of talk to attribute incendiary fires solely, or principally, to a motive to realize on insurance policies. What motive can insurance give a set of men to burn $1 worth of property in order to be repaid fifty-one cents? Another fact should be noted. The average insurance on the entire amount of property burned in 1886 was fifty-eight per cent, consequently we have before us the fact—very difficult to reconcile with the assertions frequently and recklessly made that insurance furnishes the motive for incendiarism—that the property said to have been destroyed in the United States in 1886 by incendiary fires was actually insured to a smaller extent than property in general destroyed by fires from all causes during the same period. There is still another point which should not be passed by. Although the mean amount of incendiarism in fires as a whole is twenty six per cent, as stated, the amount of incendiarism varies in different classes of risks. For instance, fires in tobacco barns are about eighty-five per cent incendiary; in country stores, about sixty-seven per cent; in jails, about sixty-six per cent; in rinks, about sixty-six per cent; in livery stables, about sixty-three per cent; in slaughter-houses, about fifty-nine per cent. Now, it ought to follow, if the theory that insurance furnishes the motive for incendiarism is to be borne out, that these classes of risks are heavily insured. But they are not. Many insurance companies will not write policies on these properties. It does not at all seem to be the case—as it ought to be if insurance furnishes the motive—that the percentage of uninsured loss runs down as the ratio of incendiarism runs up. On the contrary, nearly all the classes of property distinguished for intense incendiarism show large property losses in excess of the amounts of insurance paid; and this fact appears to prove conclusively that property having a high moral hazard is pretty generally known and avoided by fire insurance companies.

In any fair study of the causes of criminal fires, no other conclusion can be reached than that private enmities, business rivalries, mischief, malice, race prejudices and hatreds, factional quarrels, jealousy, religious intoleration, fire-raising for purpose of theft or to hide theft, fire-raising for purpose of murder or to hide

murder, labor troubles, and so on, correctly account for the majority of incendiary fires.

The distribution of incendiarism by months and seasons is not without interest. The crime of suicide is known to be comparatively frequent in certain months and infrequent in others. The same peculiarity marks the distribution of other crimes. The monthly curves of incendiary fires during the four years ending with 1886 show that whatever the number of criminal fires in January, there are likely to be fewer in February; March is likely to have more than February, April more than March, and May more than April. In June the incendiary takes a rest. In July he is a little busier than in June, with a tendency to be very active in August and September. He is generally more riotous in October than in September, while in November he manifests an equal inclination to increase or diminish his business. In every year of the four there have been fewer criminal fires in December than in November. A chart of the average monthly number of incendiary fires in the United States for the same four years shows that criminal fires are much more numerous in the months of August, September, October, November and December, than in the remaining seven months of the year. The greatest number of these fires is attributed to November, but this result appears to have been mainly due to an intensity of incendiarism in November, 1886, which may have been an outgrowth of the widespread labor troubles prevailing last autumn, or possibly to other causes. This monthly distribution of criminal fires is decidedly queer. For four years the number in January, May, June and July has been singularly uniform. The months in which the fluctuations of the incendiary wave are most pronounced are September, October and November. Indeed there seems to be an extraordinary regularity in the number of criminal fires in the first six months of the year; we find the chief irregularities and widest fluctuations in the last half of the year. And we find another thing, viz., that in this period criminal fires, taking the whole country, are excessive compared with the earlier months.

The geographical distribution of criminal fires is, of course, a matter of importance. The ratio of incendiarism seems to range steadily higher in the Southern States than in any other part of the country. In the annual summing up of fire causes for the past three years no less than sixteen States have reported over one-half of the fires within their borders, whose causes have been given, as incendiary. Twice in three years Arkansas, Kentucky, West Virginia, Nevada and Connecticut have reported this proportion of criminal fires. The short period covered by the statistics, however, does not permit the acceptance of these results as exact, but as far as they go they are interesting and probably foreshadow the truth. It is plain that we must find the explanation for incendiary tendencies in the character and occupation of the people and the nature of their surroundings. Ignorance and illiteracy do not satisfactorily account for the prevalence of the crime in one section more than in another. Incendiarism is by no means a crime peculiar to the uneducated. But it does appear that a large percentage of persons sent to prison for arson are entered on the prison registers as having no trade or settled means of livelihood.

We have learned from the monthly distribution that during the months where there is the greatest activity in the agricultural districts criminal fires are comparatively frequent, that they are especially numerous in the time of year devoted to harvest. Moreover, during the months when most of the great crops are growing, there is a lull in the reports of incendiarism. It may seem anomalous to those who have schooled themselves to think that incendiary fires proceed from an owner's or occupant's purpose to make money by firing his own premises—in other words, from inherent moral hazard—that incendiarism should be rampant in the season of harvest and plenty, when granaries are bursting with the products of the soil, and the farmer is on the eve of realizing a money return for his year's work. There is, however, nothing strange in this peculiarity if we profit by the teaching of observation, namely that the greater part of incendiarism is due to other causes than the burned-out persons' desire for self-gain. The bulk of incendiarism originates outside of owners or occupants; it comes, so to express it, from moral exposure—from revenge, malice, jealousy, mischief and similar motives. It is, therefore, not to be considered remarkable that farm property should be burned at a time when the loss will be most keenly felt by the sufferer. We are not compelled to eliminate altogether the motive of self-gain to account for the excess of criminal fires about the harvest period. A declining market, an upward turn of the rates of transportation, an inferior quality or scant quantity of the crop, not to mention other possible discouragements, may operate as a motive for incendiarism if there happens to be an abundance of insurance around. I shall venture the conclusion that the record of incendiary fires by months, the preponderance of agricultural risks in the annual list of criminal fires, the experience in other countries, notably in Prussia, where incendiarism in the agricultural regions is from three times to four times as frequent as in the cities and towns, all tend to demonstrate that the proportion of incendiarism in different States and sections is determined, other things being equal, by the relative extent of their agricultural areas. The nature of the chief product, whether cereals, cotton or tobacco, the tenure of the land, whether by ownership or by renting, and the density of the agricultural population, are secondary influences. It is worthy of record that the wave of incendiarism reaches its highest altitude in the tobacco and cotton States.

For the purpose of finding out what the public is doing in the matter of convicting and punishing incendiaries, I addressed a circular letter a few weeks ago to the wardens of the State prisons and penitentiaries in the various States, asking information respecting the number of prisoners on hand at the last report, and the number on hand at the same date serving sentences for incendiarism. Responses were received from thirty-eight institutions, representing thirty States and territories. The whole number of prisoners reported was 31,176. How many of these convicts do you suppose were sentenced for arson or incendiarism or attempts? Only 486, or about 1.56 per cent. Apparently, it is good work if the people, by their own efforts, manage to put as many as 100 incendiaries behind the bars in the course of a year.

The present prison population of the United States is approximately 60,000. If 1.56 thereof are incendiaries, then there are to-day 936 persons in the United States undergoing punishment for the crime of arson. But nearly one half of the whole number of prisoners are confined in county jails, houses of correction and reformatories, and among this class there is a low percentage of incendiaries. Consequently, if we place the number of "fire-bugs" now confined in penal institutions at 600 or 700, probably the estimate will be liberal. Now let us recall that during the three years ending with 1886 there were 5459 criminal fires—which undoubtedly means close upon 5459 incendiaries—among the fires whose causes we know something about, and we can get a fair notion of what the public is doing, rather should we say what it is not doing, in the way of punishing incendiaries. How many criminal fires were hid away in the great aggregation of unknown and not reported causes can only be conjectured. We can afford, for the moment, to concede that among the fires of unknown and not reported origins there was not a single incendiary fire, and still charge upon the people a failure to convict one incendiary in twenty.

What are fire underwriters to do? The only way they can meet this intense moral hazard is by stretching the premiums. They do so and then the gentlemen from the red-hot rural parts go down to next winter's session of the legislature and vote for a valued policy law, vote into force a statute which has the effect of increasing whatever part of incendiarism is really due to a motive to get insurance money. Underwriters may do another thing. They may try, and they have tried, to spur up the people by showing how incendiarism can be detected and convicted. The National Board went into the business of offering rewards years ago, but it failed to accomplish any great amount of good either in the direction of stimulating people to do better work in punishing incendiaries or in reducing the percentage of criminal fires by "making examples." The latest statistics for arson and incendiarism in the different States, if compared with the National Board's "tabulated statements showing the number of imprisonments and terms of sentences for arson and incendiarism in each State during the years 1865 to 1876, both inclusive," do not reveal any noticeable improvement, numerical or otherwise, in the punishment of incendiaries. It does appear, however, that as the fire underwriters took it upon themselves to detect and prosecute criminals of this class, the public vigilance relaxed. Of the arson convicts imprisoned in the New Jersey State prison at the last report, no less than forty per cent were National Board men; those convicted by the National Board's efforts in the State of New York amount to twenty per cent of the arson convicts in Sing Sing and Auburn; in Connecticut twenty per cent are National Board men; in Maine one of the four; in Rhode Island one of the two; in Vermont four of the seven are National Board men. In the State prison of New Hampshire—a State which has deliberately thrown all the obstacles it can in the paths of fire insurance companies—there are two prisoners sentenced for arson, both of them National Board men. Fire underwriters have done all they reasonably can be expected to do to suppress incendiarism. They have informed the people of the extent of the crime, and have stepped outside of their legitimate business to become prosecutors. But the public has neither been apt to learn nor thankful for service, and has shown a disposition to augment the burden rather than assist in lightening it. And that is practically its attitude to-day.

A sneak thief may steal overcoats or silver plate, he may sometimes take away a few hundred dollars of value, but the prowling incendiary, every time he applies his torch, robs society of nearly $6000! Such was last year's average.

We have seen that the property losses by criminal fires reach an enormous figure, that the aggregate is of a magnitude equal to the total losses by the fires of one-fourth of the year, that inferior police regulations and other causes place the agricultural districts in the front place as regards intensity of incendiarism, and that the passions and weaknesses of human nature which have existed since the world began, and not the insurance policy, are responsible for the majority of criminal fires. Whether it is worth while for the people to make an earnest effort to repress incendiarism is for them to decide. They can go on paying in their insurance premiums, the price of their revenge and jealousy and bigotry and hatred and lawlessness, they can remain blind to the acts of the incendiary and punish him with leniency or not at all, but they must foot the bill. Exactly how the people should proceed to repress incendiarism I shall not undertake to say, further than to remark there seem to be two essentials in the way of a beginning: (1) fire coroners in every county, whose duty it shall be to inquire into the causes of fires; (2) a decent enforcement of present laws relating to the crime of arson. I think the opinion is universal that the failures of justice which we see around us every day are due not so much to a lack of proper laws as to the non-enforcement of them. At its last meeting the National Prison Association of the United States saw fit to adopt a resolution reading as follows: "Promptness and certainty in the detection and punishment of crimes are the chief agencies by which society can protect itself against the criminal class; the deterrent forces of the law now lose a great part of their value through the needless delays, uncertainties and irregularities of our criminal jurisprudence: we earnestly recommend such changes in the laws and in their administration that judgment against crime shall be executed with certainty and speed." When the crime of arson shall be punished with promptness and certainty there will be much less of it, and the people can save money in two ways—by preserving millions of dollars' worth of property now destroyed every year by

criminal acts, and by obtaining from fire insurance companies the lower rates of premium they are constantly praying for. Until moral hazard, in any branch of underwriting, is circumscribed by the rate of premium, insurance business is impossible. When the people compel fire insurance companies to meet an almost unrestrained incendiarism, when they compel them, as it were, to build a premium wall around sheol, they must understand and expect that the cost will fall upon them. If the fire waste of the year should assume the characteristics of the tornado, and sweep across the nation from coast to coast, confining its destructiveness to one narrow path, there would be no failure on the part of the public or the press to realize the immensity of the devastation. Nor would there be a failure to realize the extent of the waste by incendiarism, nor a failure to perceive the necessity to adopt the most vigorous measures to repress this crime, if it should appear—as by the present statistics it would appear—that the part of this desolate track lying between the city of Chicago and the Atlantic ocean represented the proportion of the whole fire loss due to criminal fires.

Military War Risks.

THE new start in this class of business, made a short time ago in Austria, has also given an impetus to French companies, and it appears that the Generale, Nationale, Union and Phenix have agreed to transact this kind of insurance hereafter on the following lines: They are going to treat the war insurance quite separate from the ordinary business, and therefore, as soon as an assured, during the war, joins the colors, and during the eight months after the definite cessation of hostilities, the insurance is at rest. After the eight months the policy is again valid without special medical examination of the assured—of course, after payment of the premium having become due during the time. The policy can be revived before the expiration of the eight months if the assured passes a satisfactory medical examination. In case of death of the assured during the war, the company pays the surrender value. As regards the actual insurance in view of or during a war, this involves a special contract and the payment of an extra premium, varying, in accordance with the military position of the proposer, from two per cent to 5.3 per cent, the premium to go to a special fund, managed free of charge by the offices, from which the claims will be paid. The sum insured is not to exceed 100,000 francs, nor to be under 1000 francs. The highest rate refers to those on active service, either in the standing army, the reserves or the territorial army; the lower rates to the reserves of the last, military surgeons, medical corps, etc., which are exposed to the enemy's fire; and the lowest rate to non-fighting men, as army service corps, etc. It seems there has been no distinction made between officers and men, but this will require further consideration by the companies, as the experience of the war of 1870–71 clearly proved that the proportion of killed was much larger amongst the officers than amongst the men. The special fund created will alone be available for the payment of claims, and, if the same is not sufficient to meet all claims, these will be paid only in proportion to the total; but, if this proportion does not reach one-third of the insured capital, then the deficiency up to the third will be made up by the company—*i. e.*, from the ordinary funds. Thus it will be seen that the conditions as regards rates are certainly more favorable for intending insurers than formerly, when most of the companies charged extra rates, varying between five and ten per cent; but, as even the latter were considered as insufficient during the war of 1870–71, which showed a mortality in the French army of about twenty per cent, it is very questionable if the war risk insurance, under the above new conditions, will become so much more general that the number of policies will compensate sufficiently for the lowering of the rates.—*The Review, London.*

Danger in the Gas Meter.

EVERY now and then public attention is called to the danger presented in case of fire by the present type of gas meter and its connections as generally put into buildings. Speaking of this, a writer in The Engineer says: "The meters which gas companies introduce into our houses are put together with solder that melts at a low degree of heat. When a fire originates near a gas meter, the heat very soon causes it to fall apart, and the unchecked flow of gas from the influent pipe quickly fills the premises with a roaring and devasting flame. After every fire, when there is a total loss of the building, a blazing stream of gas roars on beneath fallen walls and debris, until measures are taken to stop the supply of gas from the street mains. With these facts before everybody's eyes, it seems strange that no attempt is made to have meters differently constructed, or some way devised to prevent the loss that necessarily results from the present state of things. A stop-cock might be put into the influent pipe at a point outside, where the firemen or janitor or watchman could cut off the flow from the street. Or an automatic attachment might, at small cost, be so arranged that when the temperature rises dangerously near to the degree of heat which would open the seams of the meter, a spring or a weighted lever would be released and operate to cut off the gas at that point where the usual key for that purpose is provided. The danger is multiplied in the apartment houses and in the heavenward aspiring office buildings with which New York and many other cities are being so abundantly provided. It was only the other day, when, having occasion to visit the lower regions of the building of one of our leading fire insurance companies, we saw gas meters ranged against a wall, tier above tier, to a height of perhaps fifteen feet, and numbering fifty or more in all, of all sizes. They were practically on a wall of the boiler room. A partition of rough wood made a narrow hall in front of this battery of incendiaries, and masked it; but the wood was as dry as possible, and the inevitable result of its taking fire would be to liberate a great volume of gas that would fill the whole building, and, mixing with the atmosphere, would form a compound as explosive as nitro glycerine and just as destructive in its effects."

MERE MENTION.

—It is reported that P. B. Armstrong is organizing a new fire insurance company.

—The Lloyds Plate Glass Insurance Company has applied for admission to Georgia.

—Waltham, Mass., is taking measures to improve and increase the fire department.

—Two hundred houses were destroyed by fire at Vezprem, Hungary, on September 5.

—German insurance men are hard at work in devising ways and means for insuring debts.

—W. J. Lea, deputy insurance superintendent of Kansas, died at Topeka on August 29.

—New Orleans had during August sixteen actual fires. The estimated losses were $35,290.

—There were forty-one fires in Brooklyn, N. Y., last month, the losses aggregating $29,745.

—The total expenses of the New York Fire Department for the month of August were $127,188.14.

—Hanson & Wormaid's woolen mills at Dewsbury, Eng., were burned September 6, the loss reaching $200,000.

—David Lawrie will be succeeded by James Allan Cook as manager of the Alliance of England, at Manchester.

—The New Hampshire House has passed the bill to incorporate the White Mountain Mutual Benefit Association.

—The inquest on the bodies of the four men who lost their lives at the fire at Whiteleys, London, has been adjourned until October 24.

—Insurance Commissioner Merrill of Massachusetts is making the regular triennial examination of the Massachusetts fire insurance companies.

—Special Agent Phelps of the London and Lancashire has severed his connection with the company, to re-engage in the business of general adjusting.

—The death is announced of John A. Elliott, one of the organizers and, for a number of years, president of the State Insurance Company of Des Moines, Ia.

—Rewards amounting to $1700 are offered for the capture of the incendiaries who have been working about Bloomfield, Conn., for the past two months.

—While a big gun was being cast at the Vickers' foundry at Sheffield, Eng., on September 6, an explosion took place, killing eight men and injuring many others.

—We acknowledge, with thanks, the receipt of a bound copy of the latest volume of The Weekly Underwriter, embracing the issues for January to July, inclusive.

—There were forty-five fires in London during the week ending August 26, against fifty-six for the week before and thirty-five in the corresponding period last year.

—A copy of the fifteenth issue of THE INSURANCE YEAR BOOK is at hand, with compliments of THE SPECTATOR Company. This work is a treasury of the most reliable insurance information. What it says "goes," every time. However, everybody knows that it is something which a well-

appointed insurance office can not do without, and its price is only $3.—*Western Insurance Review.*

—Neil Gilmour of Ballston, N. Y., has been appointed assistant general manager for New York of the Ætna Insurance Company of Hartford, with headquarters at Albany.

—Henry N. Baker has retired from the agency firm of Ellison, Baker & Coolidge of Boston. The business will be continued by the remaining partners under the o'd name.

—Thirty-five houses, a grain elevator and a number of stables were burned in the little town of Rawson, near Lima, O., on September 7. The loss is estimated at $100,000.

—The United States Review, in a special edition on September 1, offered the "counterfeit presentments" of forty-two of the Philadelphia underwriters, with biographical sketches.

—At a meeting of the Boston Board of Marine Underwriters on September 7, J. W. Balch of the Boylston was elected president, and J. H. Dane of the India Mutual, vice-president.

—The Roumanian Lloyds says the foreign reinsurance companies have become so alarmed at the many fires in Roumania, that they positively refuse to reinsure Roumanian companies.

—J. O. Bache has retired from the firm of J. O. & W. F. Bache of Boston. W. F. Bache and Louis E. P. Smith, under the firm name of Bache & Smith, will continue the business.

—It is generally reported that James May Duane, United States manager for the London Assurance Corporation, will resign that position to engage in the banking business in Philadelphia.

—By the collision of two passenger trains on the Chicago, Burlington and Quincy Railroad, near Aften, Ia., on September 7, a child was killed and ten other persons injured, some probably fatally.

—The Planters Savings Bank of Atlanta, Ga., proposes to do a general insurance business under the name of the Peoples Insurance and Banking Company, and has applied for a modification of its charter.

—The abbey and college of St. Mainrad, at Indiantown, Spencer county, Ind., was totally destroyed by fire on September 3. The library contained 15,000 volumes. The total loss is put at $200,000.

—The medical department records show that one examiner in answer to the request: "Mention some prominent mark of identification," puts it: "Have patronized his hotel for fifteen years."—*Weekly Statement.*

—A slight fire was caused in the storeroom of the Netherlands American steamer Leerdam on August 31, on her passage from Amsterdam to New York, by the slacking of lime in a barrel in which eggs were packed.

—Among the latest towns which have decided to build water-works, are Lowell, Mich.; Dunlap, Ia.; Phœnix, N. Y.; Cabery, Ill.; Joliet, Ill.; Mount Vernon, Ill.; Ovid, Mich.; Carson City, Ia., and Herkimer, N. Y.

—The Eden Water Company will begin work at once upon the new water system for Bar Harbor, Me., and its suburbs. The whole territory between Hull's Cove and Schooner Head (including Bar Harbor) will be supplied.

—A fire which broke out in Jackson's silk throwing mill in the Grant locomotive works at Paterson, N. J., on September 7, gutted the silk mill and several departments of the locomotive works. The losses are estimated at $200,000.

—Recently organized in England are the London Amicable Assurance Society, capital £400,000, to do a life, accident and fidelity insurance business, combined with that of a loan and trust company; and the English and Scottish Fire.

—At Newburgh, Ont., September 7, the business portion of the village, as well as the Nepanee, Farnworth and Quebec Railroad station, the Mechanics Institute and thirty residences, were burned. The total losses are estimated at $250,000.

—The running expenses of the Indianapolis (Ind.) Fire Department for the month of August were only $857.75. The number of alarms answered was thirty-seven, a record never before equaled in a single month, but the losses were comparatively small.

—In a table printed in THE SPECTATOR of September 1, we gave, owing to a mistake in the report of the New York Insurance Department, the unearned premiums of the American Fire Insurance Company in 1886, as $70,192. The correct figures are $170,192. The surplus of the company, including outstanding scrip, was on December 31, $701,273, not $394,831, as erroneously given in the table.

—The tendency of New York publishers of books and monthlies to group their offices between Astor place and Union square, has its most recent illustration in the removal of The American Magazine from downtown to commodious quarters at 749 Broadway.

—Two-thirds of the business portion of New Albany, Miss., were destroyed on September 4 by an incendiary fire, the third of the same kind which has devastated the town within four years. The losses are estimated at $125,000, with insurance of about $40,000.

—At a meeting of the New Orleans Fire Underwriters Association on September 8, resolutions highly complimentary to the National Association of Fire Engineers were passed, and W. E. Dodsworth, the secretary, was delegated to present them at the convention at Atlanta, September 20.

—An explosion on the naphtha-laden schooner War Eagle at Boston on September 7, caused a fire which destroyed the vessel, the Chelsea bridge and the old factory of Platt & Washburn with its contents. Two of the schooner's crew lost their lives, and two others were severely burned.

—At the burning of a three-story frame tenement house at Harrison, N. J., on September 12, five Hungarian laborers, who occupied the upper floor, were unable to escape by the stairway. Four of them jumped from the window, horribly burned; the fifth lost his life in the flames. One of the injured will probably die.

—The Review (London) says that Ellis Lever has communicated to the Home Secretary his intention of offering £1000, to be awarded in two premiums of £500 each, one for the best method of safe blasting in coal mines, without the use of gunpowder, and the other for a perfectly safe system of electric lighting in mines.

—A fire which broke out on September 11 in Henry Porter & Co.'s leather goods factory and tannery at Montreal, destroyed that building, about half a block of other business structures and a tenement house, occupied by eighteen families. The losses are estimated at $225,000.

—At Minneapolis, September 10, five saw mills were entirely destroyed by fire. The losses are roughly estimated in the press despatches at $270,000, divided as follows: Eastman, Bovey & Co., $50,000; Cole & Weeks, $60,000; Merriman, Barrows & Co., $60,000; C. H. Smith & Co., $50,000; McMullen & Co., $50,000.

—The North Star Mutual Fire of St. Paul will wind up its affairs and retire from business. A press despatch reports that the company has a surplus of $150,000, with which to pay $50,000 of losses and refunded premiums. On January 1 the company reported a surplus, including de posit notes, of $116,228, and a net cash surplus of $20,167.

—A new Swedish life insurance company, the "Skandinaviska Liffor-säkrings Colaget, in Stockholm," has been formed to do business on the co-operative plan. A foreign exchange says that the State inspector has refused it a license, on account of the insufficiency of the deposits. It is to be presumed that he had no objection to the insufficiency of the name.

—At a recent town meeting at Cape Elizabeth, Me., the committee which has been considering the question of the Sebago water, reported that the introduction of the water would necessitate an additional expense to the town for the purchase of hose and hose carriages, and recommended that the whole matter lay over to be voted on at the town meeting next April.

—Insurance Commissioner Merrill of Massachusetts has issued a circular warning the public against the Universal Benefit Association of Nashua, N. H., which has been issuing marriage benefit certificates in Boston, and another New York concern, not named, which insures horses, carriages and dogs on the assessment plan, neither of which businesses are lawful in Massachusetts.

—At the annual meeting of the Massachusetts Mutual Fire Insurance Union at Boston, on September 9, officers were elected as follows: President, E. B. Stoddart, secretary of the Merchants and Farmers, Worcester; first vice-president, T. H. Johnson, vice-president and treasurer of the Holyoke Mutual; George Heyward, president of the Middlesex Mutual, Concord; secretary and treasurer, Alfred L. Barbour, secretary of the Cambridge Mutual; executive committee, H. C. Bigelow, president of the Citizens Mutual; E. M. Tucke, secretary of the Traders and Me-

chanics ; Charles A. Howland, president of the Quincy Mutual ; R. F. Upham, secretary of the Worcester ; and E. Howe, Jr., secretary of the Norfolk Mutual.

—The Metropolitan Life Insurance Company of New York has now about 1,350,000 industrial policies outstanding. The death claims paid at the present time average nearly 100 daily, and will, it is estimated, amount this year to $2,000,000. In one day recently 142 proofs of loss were received and the same number of checks returned in payment of the claims, which aggregated $11,215.25.

—Vanuxem, Haynes, Sandberg & Co., general agents of the New York Life for the States of Pennsylvania, Delaware, Ohio and Illinois, have dissolved, and will be succeeded by L. C. Vanuxem & Co. The retiring partner, A. C. Haynes, will become connected with the New York City department of the New York Life. Joseph Sandberg remains a member of the firm, and will devote himself to the Pennsylvania business.

—From the Board of Trade report on the railway accidents of Great Britain, it appears that in the past year 938 persons were killed and 3539 injured in the working of the railroads. Of the number of killed 95 were passengers, but only 8 met their deaths in consequence of train accidents, the remaining 87 having lost their lives from a variety of causes, the chief being carelessness on their own part. Out of a total of 346,426 railway employees, 425 were killed and 2010 injured.

—Bad blood between a Boston landlord and his tenant has resulted in an order from the Boston Tariff Association to cancel all policies on the building unless the tenant removes from it. The latter occupies the second floor, through which runs a stove-pipe from the first floor, connecting with the chimney. This pipe the tenant is said to have pulled out several times, hoping to fire the house and thus revenge himself on the owner, who will now have to eject the tenant or go without insurance.

—The best investment that has come to our knowledge for some time past was that of Nathaniel Miller, drowned in the Mississippi several months ago. He had a policy in the United States Mutual Accident Association of New York. Its face value was $5000. At the time of the lamentable accident that cost Mr. Miller his life, he had paid $5 into the company. In another column Mrs. Miller acknowledges the receipt of $5000 from the company. The investment was certainly a good one.—*Quincy Daily Herald.*

—Duluth, Minn., according to a correspondent of The Western Fireman, is growing so rapidly that it has been found impossible to improve its fire protection in an equal ratio. "Probably 5000 people," he writes, "live above Fourth street on the hillside, where there are no waterworks, no cisterns, no wells even, at which a steamer could get three minutes' supply of water, a majority of the houses in fact depending for their domestic supply of water carts, which go around supplying water at so much per bucket."

—Good work was done recently by automatic sprinklers, in a New York cigar box factory. A clerk went into a vault in the basement, in which some $50,000 worth of raw silk was stored, and struck a match. Immediately an explosion of gas occurred, throwing the man to the ground and burning him severely. An alarm of fire was given, and many of the employees left the building, but the fire department found nothing to be done, the system of automatic sprinklers, with which the basement was equipped, having extinguished the fire and saved the silk.

—The firm of B. T. Walshe & Co., insurance agents and brokers of New Orleans, has been dissolved, owing to the election of the senior member as president and general manager of the Attalla (Ala.) Iron and Steel Company, the duties of which position will occupy his whole time. The business will be continued by W. E. Dodsworth, the former junior partner, well known in Crescent city insurance circles, who will represent a number of good companies, including the United States of New York, Washington Fire and Marine of Mobile, Amazon of Cincinnati, and Sun Fire Office of London.

—In a paper on class mortality statistics read before the British Medical Association recently, Dr. Grimshaw, the Irish Registrar General, said that the results for the year 1886 of the experiment of applying social classification to mortality statistics, served as a good example of the system so far as at present developed. In Dublin, in the year 1886, the deaths in families of the professional and independent class were equal to a rate of 13.4 per 1000 of the persons in that class ; in the middle class the death rate was 27.3 per 1000 ; among the artisan class and petty shopkeepers it was 22.3 ; and in the general service class and the inmates of workhouses combined it was 33.7. In the case of children under five years the rate per 1000 are found to be—in the professional class, 20.52 ; middle, 58.25 : artisan class, 69.05 ; general service and pauper class, 108.73.

—A kiss has before now occasioned many a heart-burn, but it sounds rather odd to hear the cause of the burning of a saw mill set down to osculation. The mill stood at Pittsfield, Me., in which town there dwell, according to a local paper, a certain elder having a son, and another elder rejoicing in the possession of a fair daughter. The young man had the presumption to kiss the damsel, who promptly told her parent, who, in turn, had the youth arrested. The affair caused great excitement, and the inhabitants of the town left their daily tasks and flocked to hear the trial of a case in which all felt, naturally, so vital an interest. Among other places of business, this saw mill was shut down, took fire in some manner during the progress of the trial, and was burned to the ground, there being no one left at the spot to give the alarm or extinguish the flames. It is noted that the affair cost the young man $1 and costs of court.—*Fire and Water.*

—In grudgingly acknowledging the receipt of a complimentary copy of THE INSURANCE YEAR BOOK, The Vindicator of New Orleans says : "It seems somewhat cruel to continue the late John K. Tarbox in office when death, on the 28th of May, released him from all earthly cares." Now, as The Year Book was issued in June, and is a work of 800 pages of complicated matter to prepare, it stands to reason that it could not be all printed in a day. As a matter of fact, that portion giving the name of Mr. Tarbox for Commissioner of Massachusetts was printed early in May, when he still held that office. The proprietors of The Vindicator are publishers themselves, know the difficulty of issuing a work of such magnitude, and we submit that nothing but a carping spirit, bent on finding fault, would have pointed out an error of the kind referred to, which could not mislead anyone familiar with insurance, for the death of Commissioner Tarbox was known to all. In the same issue of The Vindicator a lengthy complimentary notice of its recent publication is conspicuously paraded, and correctly credited to THE SPECTATOR.

AGENCY APPOINTMENTS.

—F. E. Mack, agent for the Mutual Life, at Boston.

—C. E. Flanders, agent for the New York Life, at Boston.

—H. P. Olive, agent for the United States Life, at Boston.

—Chas. T. Smith, agent for the Equitable Life, at Boston.

—T. H. MacBride, agent for the Penn Mutual Life, at Boston.

—P. F. Tierney, agent for the British America, at Salem, Mass.

—M. Dickson, agent for the Union Mutual Life, at Warren, Mass.

—H. S. Joslin, agent for the Travelers of Hartford, at Oxford, Mass.

—Hansel & Brown, agents for the Employers Liability, at Peoria, Ill.

—C. Knappe, agent for the New York Life, at Cambridgeport, Mass.

—T. F. Byron, agent for the Provident Savings Life, at Lowell, Mass.

— I. White, agent for the Provident Savings Life, at Springfield, Mass.

—G. W. Smith, agent for the Continental Insurance Company, at Boston.

—E. D. Wilkes, agent for the Connecticut Mutual Life, at Abington, Mass.

—A. T. Kimball, agent for the Travelers of Hartford, at Charlestown, Mass.

—Bache & Smith of Boston, general agents for the Northwestern Mutual Life.

—S. E. Waggoner, Missouri State agent for the North British and Mercantile.

—Hughson & Hornonway, agents for the Liberty of New York, at St. Paul, Minn.

—Silsbee & Greer, agents for the California Fire Insurance Company, at Lynn, Mass.

—William H. Butler, general agent for the Northwestern Mutual Life, at Springfield, Mass.

—E. P. Heaton of Montreal, special agent for New York for the London and Lancashire.

—William P. Schell of Philadelphia, special agent for Pennsylvania of the Northwestern Mutual Life.

—Fitzpatrick & Johnson, general agents for Maine of the Northwestern Mutual Life, with headquarters at Portland.

—Newton Todd, agent for the Spring Garden of Philadelphia and the United States of New York, at Indianapolis, Ind.